AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

- 1-5. (Canceled)
- 6. (New) A vertical take-off and landing vehicle, comprising:
- a fuselage having a longitudinal axis and a transverse axis;
- at least one lift-producing propeller carried by said fuselage on each side of said transverse axis;

a compartment formed in said fuselage between said lift-producing propellers laterally offset to one side of said longitudinal axis;

at least one payload bay formed in said fuselage between said lift-producing propellers and accessible from an opposite side of said longitudinal axis but wherein said payload bay extends within said fuselage to said one side of said longitudinal axis; and

at least two engines, each capable of driving said lift-producing propellers.

- 7. (New) The vehicle according to claim 6 wherein said payload bay includes a support for supporting at least a portion of the payload, externally of the fuselage.
- 8. (New) The vehicle according to claim 6 wherein said payload bay includes a cover extendable between open and closed positions, and wherein, in said open position, said cover provides support for at least a portion of the payload, externally of said fuselage.
- 9. (New) The vehicle according to claim 6 wherein said payload bay includes at least one seat facing outwardly, perpendicular to said longitudinal axis.
- 10. (New) The vehicle according to claim 6 wherein a cover for said payload bay is hinged on said one side of said longitudinal axis.

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- 11. (New) The vehicle according to claim 6 wherein the vehicle includes a flexible skirt extending below the fuselage enabling the vehicle to be used as a hovercraft for movement over ground or water.
- 12. (New) The vehicle according to claim 6 wherein a plurality of vanes extend across an inlet side of each lift producing propeller substantially parallel to said longitudinal axis.
- 13. (New) The vehicle according to claim 6 wherein said compartment is a pilot's compartment and said payload bay is a passenger compartment.